



Order Filed on April 22, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
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Attorneys for Secured Creditor  
The Bank of New York Mellon As Co-Trustee for  
Mortgage Equity Conversion Asset Trust 2010-1

In Re:

Michael Polk

Debtor.

Case No.: 17-27513 ABA

Adv. No.:

Hearing Date: 04/14/2020 @ 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

### **ORDER GRANTING CONDITIONAL RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby **ORDERED.**

**DATED: April 22, 2020**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

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Caption of Order: ORDER GRANTING CONDITIONAL RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, The Bank of New York Mellon As Co-Trustee for Mortgage Equity Conversion Asset Trust 2010-1, Denise Carlon, Esq. appearing, upon a certification of default under the terms of an Order Resolving a Motion to Vacate the Automatic Stay as to real property located at 809 Walnut Street, Camden, NJ 08103, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Landlord and Eric Clayman, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that stay relief is granted effective April 28, 2020 unless the Debtor brings the account completely current no later than April 28, 2020;

It is **ORDERED, ADJUDGED and DECREED** that as of April 14, 2020, Debtor is in arrears outside of the Chapter 13 plan to Landlord for rental payments due March 2020 through April 2020 for a total post-petition default of \$1,525.00 (2 @ \$975.00, less \$425.00 suspense); and

It is **ORDERED, ADJUDGED and DECREED** that the Debtor must make a payment of \$1,525.00 no later than April 28, 2020 otherwise stay relief is granted; and

It is further **ORDERED, ADJUDGED and DECREED** that should the Debtor fail to make the \$1,525.00 payment by April 28, 2020, Secured Creditor can immediately file a certification indicating that said payment was not made; no further order shall be required and Secured Creditor shall be permitted to exercise its rights outside of the Bankruptcy Court based on this order, including but limited to instituting an eviction action in State Court;

It is **ORDERED, ADJUDGED and DECREED** that if the Debtor seeks to oppose Secured Creditor's certification, Debtor must file a motion to re-impose the automatic stay;

It is further **ORDERED, ADJUDGED and DECREED** that in the event Debtor makes the payment timely, regular payments are to resume May 1, 2020, directly to Landlord.

Marie-Ann Greenberg, Chapter 13 Trustee  
30 Two Bridges Road  
Suite 330  
Fairfield, NJ 07004